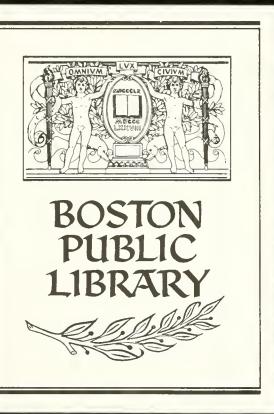


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HOMEOWNERSHIP OPPORTUNITY PROGRAM

INITIAL APPLICATION

FALL 1988 FUNDING COMPETITION

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DUE NO LATER THAN:
TUESDAY, DECEMBER 6, 1988
5:00 P.M.



SECTION A: FILING INSTRUCTIONS

•			

HOMEOWNERSHIP OPPORTUNITY PROGRAM

INITIAL APPLICATION PACKAGE

FALL 1988 FUNDING COMPETITION: FILING INSTRUCTIONS

Seven full sets of the HOP initial application must be submitted no later than 5:00 p.m. on Tuesday, December 6, to the:

Homeownership Opportunity Program
Massachusetts Housing Partnership
c/o Executive Office of Communities and Development
100 Cambridge Street, 14th Floor
Boston, MA 02202

HOP initial applications received at the Massachusetts Housing Partnership after 5:00 p.m. on Tuesday, December 6, 1988, will not be accepted for consideration during the funding competition.

In addition, one full set of the application package must be submitted by December 6 to the chief elected official of the community in which the project will be located. You may wish to request a receipt for the application provided to the community.

A check for the HOP initial application fee, made out to the Massachusetts Housing Finance Agency, must be submitted with the application package. The fee is \$3 per every \$1,000 of MHFA mortgage financing requested, up to a maximum fee of \$3,000. (The maximum fee for non-profit sponsors is \$500.)

Please refer to the September 1988 guidelines as you prepare this initial application for funding.

Use the following standards for packaging applications:

- o Use 8-1/2" x 11" paper. Do not submit 8-1/2" x 14" documents unless they are included in this application package.
- o Use dividers with clearly marked tabs to separate sections of the application.
- o Mark one of the seven application sets as the set containing all required original signatures and the application fee.
- o Bind each application at the top, using a two-hole center punch.
- o Fold architectural plans and submit three full sets with the application package. Please do not roll plans.
- o Enclose required exhibits in the appropriate sections. If you wish to submit information not requested in the application, submit it as a separate section of your proposal and clearly identify it as additional information.

Note: Sponsors of HOP initial applications selected for funding will be invited to submit HOP mortgage applications to the Massachusetts Housing Financing Agency. A list of the documents required in the mortgage application is available at MHFA.



SECTION B: APPLICATION SUMMARY SHEET

TIBLES YHAMMER MOTTADILIPEA : 8 HOTTONE

B. APPLICATION SUMMARY SHEET

1. Project Identification	
Project Name:	
Site Address:	
(Street)	
(Community)	
(Zip Code)	
Developer:	
Contractor:	
II. Application Type (Check one box only):	:
Community-supported	Developer-only
(A community-supported application muletters from the chief elected offici housing partnership (if one exists). contain these sign-offs and support lapplication.)	ial and the chairman of the local If an application does not
III. Number/Percentage of Units	
	Percentage of Number Total Units
Public Housing Units (Ch. 705/Ch. 689	9)
HOP-assisted units	
MHFA-assisted units *	
Market units	
Total number o	of units
(* MHFA-assisted units are not inclu	uded in every application)
IV. Number/Percentage of Three-Bedroom Aff	fordable Units Percentage of Number Total Units
Three-bedroom public housing units: Three-bedroom HOP-assisted units:	



V.	Comprehensive Permit Inf	Cormation	
	o Will this project re	equire a comprehensive permit?	
	Yes	No	
	o Has the comprehensiv	e permit been granted?	
	Yes	No	
	o What is the density	of the project in units per ac	ere?
VI.	Requested Financing:		
	Total MHFA Funds:	\$	
	Total HOP Funde:	\$	

SECTION C: THE COMMUNITY

SECTION C: THE CHMUNITY

C. THE COMMUNITY

I. Community Information

Chief Elected Official	(Name)	
	(Title)	
	(Address)	
	(City/Town)	(ZIP)
	(Telephone)	
Local Housing Partnership (If any)	(Chair)	
	(Address)	
	(City/Town)	_(ZIP)
	(Telephone)	
City/Town Plannon	(Name)	
	(Address)	
	(City/Town)	_(ZIP)
	(Telephone)	
Community Contact Person	(Name)	
for this Project	(Address)	
	(City/Town)	
	(lerebhone)	
Comprehensive Permit Proje	ects <u>Only</u> :	
Chairman, Zoning Board	(Name)	
of Appeals	(Address)	
	(City/Town)	_(ZIP)
	(Telephone)	

T	Ι	Loc	al	Con	tri	bu	tic	me
٦.	-	LUC	a_{\perp}		$L \perp \perp$	DU.	LIL	ノムムニ

	A. Which of the following contributions has the community made to the project? Please check:
	o Land Donation o Building Donation o Marketing Assistance o Other Work of Local Staff o Comprehensive Permit Granted o Density Increase o Waiver of Permit Fees o Local Funds (Cash) o Amount
	B. Has the community contributed to the project in ways other than those listed above? If so, please indicate:
III.	Local Approvals COMMUNITY-SUPPORTED APPLICATIONS ONLY
	If this application is community-supported , please complete this section. (By HOP definition, a community-supported application is supported both by the chief elected official and by the local housing partnership if one exists.)
	A. Letters of Support
	o Enclose a letter of support for your project from the chief elected official.
	o Enclose a letter of support for your project from the local housing partnership (if one exists).
	B. Signatures of Support
	Provide the signatures requested below:
	Chief Elected Official Local Housing Partnership
	Date



SECTION D: THE PROJECT

D. THE PROJECT

I. <u>Proj</u>	ect Information			
Α.	Development Type (Check):			
	o Single Family (Detached)			
	o Single Family (Attached - Fee Simple)			
	o Condominiums			
	o Cooperatives			
	o Other			
В.	Project Style (Check):			
	o Single Family Detached			
	o Townhouse			
	o Low-Rise(less than 35 feet)			
	o Mid-Rise (30 - 75 feet)			
	o Other (Specify)			
С	. Construction Type (Check):			
	o New Construction			
	o Rehabilitation			
	o Stick-built			
	o Modular/Manufactured			
	Name of Manufacturer Co. Address City/Town Contact Person Phone Number Registration Number			
7				
L	. <u>Unit Summary</u>		Number	Percentage o Total Units
	Public Housing Authority Unit HOP-assisted Units MHFA-financed Units * Market Units Total Units	S		



E. <u>Unit Composition</u> Complete the chart below. Include a separate entry for each unit type according to its square footage and/or sales price. Example: The project will contain three HOP units, each with 1200 square feet. One HOP unit will sell for \$75,000; one for \$85,000; and one for \$95,000. Prepare three separate entries for the three HOP units.

		LIVEABLE SQ. FOOTAGE	SALES PRICES
PUBLIC HOUSING			
HOP - ASSISTED			
MHFA * FINANCED			
MARKET UNITS			

* Many applications will contain <u>no</u> MHFA-financed units. An MHFA-financed unit is different from a HOP-assisted unit in sales price limits, household income limits, and mortgage interest rates.

F	1	IIni:	+ To	tole	hu	Rod	rooms	
Τ.		OHIL	L 10	Lais	U.V	Dea	TOOMS	

Total	number	of	2	bedroom	units:	
Total	number	of	3	bedroom	units:	
Total	number	of	4	bedroom	units:	

G. Affordability Analysis: Calculate the affordability of the HOP-

	assisted units in t a separate affordat different price.]	the project using the pility chart for each	ne following method. Prepare the HOP unit selling at a lling for three different dability charts.
(a)	Unit Price:		
(b)	Mortgage [(a) x 95	%)]:	
(c)	Monthly Mortgage F	ayment [(b) x .0056	5842]:
(d)	Mortgage Insurance	[(b) x .0003125]:	
(e)	Local Tax Rate:		per \$1,000
(f)	Monthly Property T	axes [(a) x (e)/100	00/12]
(g)	Hazard Insurance [(b) x .0004166]:	
(h)	Condo Fees:		
(i)	Total Monthly Cost	s [c + d + f + g +	h]:
(j)	Minimum Income Reg Purchase [(i) x 1	uired to Qualify to 2 x 3.57]:	
н.	Summary of Affordab	ility Analysis of H	MOP-assisted Units
HOP	-assisted Units	Sales Price	Minimum Income Needed
Num	ber of Bedrooms:		
		6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	8 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6



I. Affordability Analysis -- MHFA-financed Units

If the project contains MHFA-financed units, calculate affordability using the following method. Prepare a separate affordability analysis for each differently-priced MHFA unit.

(a)	Unit Price:	
(b)	Mortgage [(a) x 95%)]:	
(c)	Monthly Mortgage Payment [(b) x .0076934]:	
(d)	Mortgage Insurance [(b) x .0003125]:	
(e)	Local Tax Rate:	per \$1,000
(f)	Monthly Property Taxes [(a) x (e) 1000 12]:	
(g)	Hazard Insurance [(b) \times .0004166]:	
(h)	Condo Fees:	
(i)	Total Monthly Costs [c + d + f + g + h]:	
(j)	Minimum Income Required to Qualify to Purchase $[(i) \times 12 \times 3.57]$:	

J. Summary of Affordability Analysis of MHFA-financed Units

HOP-assisted Units	Sales Price	Minimum Income Needed
Number of Bedrooms:		
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$



II. Public Housing Unit	11 US
-------------------------	-------

Attach a letter from the local housing authority indicating interest in purchasing at least 5% of the HOP-assisted units. If you cannot provide such a letter, explain why:

III.	Commercial Space			
	Will any commercial space	e be devel	oped as part of this	s project?
	Yes		No	
	If "yes", please provide	the follo	owing information:	
	o Number of commercia o Total square footag o Percentage of total commercial use:	e devoted		
	If "yes", what type of c	ommercial	business use is prop	posed?
IV.	Amenities			
	<pre>Indicate any special ame (Check):</pre>	nities to	be included in your	project
	Covered Parking		Dishwasher	
	Garages for all Units		Disposal	
	Swimming Pool		Individual Washer/	Dryer
	Tennis Court		Laundry Room	
	Clubhouse		Exercise Equipment	
	Whirlpool		Racquetball/Squash	Courts
	Cable T.V.		T.V. Security	
	Sauna/Steam Room		Day Care	
	Other (Specify)			



	Will all amenities be a buyers?	available to HC)F buyers as we	ell as market
	Yes	N	lo	
	If "no", explain the di	ifference in th	e amenity pack	ages:
V.	Condominium Association F	rees		
	o List the costs and se	ervices to be i	ncluded in the	condominium fee:
	o Will the condominium	fee include an	y developer su	bsidy?
	Yes	N	0	
	If "yes", describe th	e amount, dura	tion, and focu	s of the subsidy:
VI.	Development Schedule			
	Complete the chart belo If you plan to develop first vertical column. phases, complete the se	the project in If you plan t	one phase, co o develop in t	mplete only the wo and/or three
		Phase 1	Phase 2	Phase 3
	o Number of Units o All Permits Granted o Construction Start o 50% Complete o Marketing Start o 100% Complete o Initial Occupancy			



VII. Subsidies in Addition to HOP Financing

A. Community Development Action Grant (CDAG) Funds

	If you are seeking CDAG funds in su community in which the project will full sets of the CDAG application w application. In addition, please p information:	be located must submit five ith this HOP initial
	o amount of CDAG to be requested	\$
	o amount of CDAG per affordable uni ("affordable" is defined as HOP- assisted and public housing unit	
	o proposed use of CDAG funds (check):
	Streets/sidewalks Water/sewer Drainage Other (specify)	
В.	Other Public Funds	
	If you are seeking other public fun project, provide the following info	
	o Funding source:	
	o Amount needed:	
	o Status of Funding Application:	



SECTION E: THE SITE

E. THE SITE

I. <u>Si</u>	Site Address	
	Street:	
	Community:	
	Zip Code:	
	Site Characteristics A. Summary description:	
	B. Total number of acres:	
	C. Total number of buildable acres:	
	D. Presence of development constraints: (Describe any features of the site wetlands; unusual saliroad tracks; power lines; location in a historic dischazardous waste; etc that may affect development.)	
III.	Zoning	
	A. Current zoning:	
	Zoning classification:	
	Usage allowed:	
	Units per acre allowed:	

If zoning is "agricultural", have you received notification the Massachusetts Department of Food and Agriculture of the applicability of Executive Order 193 to the site?	from
YesNo	
If "Yes", please include a copy of the letter with this sect	ion.
B. Proposed changes to current zoning:	
Does this project seek a comprehensive permit?	
Yes No	
If "Yes", please complete page 21.	
If "No" please complete page 22	



COMPLETE THIS PAGE FOR COMPREHENSIVE PERMIT PROJECTS ONLY

1.	When was a site approval application filed with MHFA?
	(Note: All site approval applications for comprehensive permit projects are due before 5:00 p.m., December 6, 1988.)
2.	Has MHFA approved your site application?
	Yes No
	If "Yes", include a copy of the letter with this section.
3.	Has the local zoning board of appeals granted the comprehensive permit?
	Yes No
	If "Yes", please attach a copy of the permit with this section. Do not complete the remainder of this page.
	If "No", please complete the remainder of this page.
4.	When did you file a comprehensive permit application with the local zoning board of appeals?
5.	What are the major proposed zoning changes requested in the comprehensive permit application?
6.	What is the status of the comprehensive permit application before the local zoning board of appeals?

7. When is the zoning board of appeals expected to rule on the comprehensive permit application?



COMPLETE THIS PAGE ONLY FOR PROJECTS NOT REQUIRING COMPREHENSIVE PERMITS

1.	Does this project	propose a change	to current zo	ning?
	Yes		No	
2.	If "Yes", describ process, and the			
3.	If the proposed c will be allowed o		what density,	in units per acre,

IV. Other Required Permits

section.)

Indicate any other permits or approvals which must be obtained prior to the start of construction:

to the start of constituecton.			
Permit	Applica	ation Filed	
Conservation Commission	Yes	No	
Environmental Impact Report	Yes	No	
DEQE Sewage Treatment Plant	Yes	No	
DPW / MDC Curb Cut	Yes	No	
Other (Specify)			
	Yes	No	
	Yes	No	
	Yes	No	
purchase and sale agreement. In the cost of the land at the last B. If you currently hold an option the following information:	t arms-length t	ransaction.	
1. Name and address of seller:			
2. Proposed selling price:			
 Expiration date of option ag (Note: Attach a full copy of 	reement: the option ag	reement with th	is



С.	If you no	either o	own the	site	nor	hold	an option	to	purch	ase,
	describe	the cui	rrent ow	mersh	ip o	f the	property.	and	how	you
	intend to	o obtair	n site o	contro	ol.					

VI. Necessary Infrastructure

A. Water

- 1. If municipal water service is intended, is it available and approved for the number of units this project will contain?
- 2. If municipal water service is intended but not approved, describe the process and timetable for obtaining necessary approvals.
- 3. If water will be provided through individual wells, describe the process and timetable for obtaining necessary approvals.

B. Sewer

- 1. If municipal sewer service is intended, is it available and approved for the number of units this project will contain?
- 2. If municipal sewer service is intended but not approved, describe the process and timetable for obtaining approvals.



3.		than municipal service is intended
		tanks, a package treatment plant, or
		describe the type of system proposed, the
	approvals process	for the intended system, and the status of
	necessary approval	.s.

C	R	26	ad	w	а	V	S

Will	new	r	oadway	s be	required	in	support	of	this	development?
	Ye	es .			-	No)			
TO 111						2		0		

If "Yes", describe the approvals process for the new roadways.



VII. Directions to the Site

Provide detailed site directions from Boston. Directions should include visual indicators of the site. If possible, provide a photograph of the site with markers.

VIII. Community/Area Map of the Site

Enclose a map of the community, with the site clearly marked. Also mark the location of any sales comparables used in the market study.

(OPTIONAL)

IX. Aerial Map of the Site

If possible, provide an aerial photo of the site. Mark the site and identify surrounding land uses.

SECTION F: THE DEVELOPMENT TEAM -- MEMBERS AND EXPERIENCE

SECTION 6: THE DEVELOPMENT THAN -- NUMBERS WHO EXCELLED

F. THE DEVELOPMENT TEAM -- MEMBERS AND EXPERIENCE

I. Development Team Principals: (Name) o Developer (Firm Name) (Tax ID No.) (Address) (ZIP) (City/Town) (Telephone) o Contractor Builder (Name) (Firm Name) (Tax ID No.) (Address) (City/Town) (Telephone) o Architect/Engineer (Name) (Firm Name) (Registration No.) (Address) (City/Town) (Telephone) o Attorney (Name) (Firm Name) (Address) (ZIP) (City/Town) (Telephone) o Marketing Agent (Name) (Firm Name) (Address) (ZIP) (City/Town)

(Telephone)



II. Team Experience -- Developer and Contractor

A. Complete the charts on the following pages for all housing projects undertaken by the developer and contractor during the past three years. Include projects currently in construction as well as completed.

- 31 -] [
	Project Name
	Location
	Number of units
	State Subsidy Program
	Type of Construction
	Sales or Rental
	Total Development Cost
	Date of Completion



- 32 -	
	Project Name
	Location
	Number of units
	r State Subsidy Program
	Type of Construction
	Sales or Rental
	Total Development Cost
	Date of Completion

SECTION G: THE DEVELOPMENT TEAM -- AFFIRMATIVE ACTION

SECTION O: THE DEVELOPMENT TEAM -- APPENDATIVE ACTION

G. THE DEVELOPMENT TEAM -- AFFIRMATIVE ACTION

I. Development Team Profile

List all professional persons and business entities that will be working on this project (architects, lawyers, contractors, appraisers, engineers, consultants, etc.). Indicate whether any of the individuals or businesses are minority or women-owned. For all businesses that are <u>not</u> minority or women-owned, provide a breakdown of staff by race and sex of persons in each position.

	Minority-Owned		Women-Owned	
Developer	Yes	No	Yes	No
Architect	Yes	No	Yes	No
Engineer	Yes	No	Yes	No
Attorney	Yes	No	Yes	No
Marketing Agent	Yes	No	Yes	No
Contractor	Yes	No	Yes	No
Sub-Contractor(s)	Yes	No	Yes	No
Other (Specify)				
	Yes	No	Yes	No
	Yes	No	Yes	No
	Yes	No	Yes	No

II. Percentage of Ownership

Provide the name, address, and telephone number of a contact person at each minority/women-owned firm identified above. In addition, provide a profile of the number percentage of minorities and/or women employed by those firms. Enclose a separate sheet if necessary.



III. Project Affirmative Action Plan/Program: Developer

The Massachusetts Housing Finance Agency (MHFA) requires all developers seeking MHFA financing to seek out qualified minority and female businesses and use their services. It is an objective of MHFA to create opportunities for minorities and women -- both individuals and business firms -- to participate in all phases of the design, construction, and maintenance of MHFA projects. This objective is fully consistent with the public purpose of integrating people of both sexes and of all races into the mainstream of our economy.

1. Give the name, title, and phone number of the person on the developer's staff who will be responsible for approval and monitoring of the development team's effort to meet equal opportunity and affirmative action goals and objectives.

(Name)	
(Title)	
(Phone No.)	

2. Explain in <u>detail</u> the developer's program to ensure that the project's affirmative action plan program is in effect during all phases of the proposed project. Specify methods of assistance, monitoring and enforcement which will be used by the development team in the areas of marketing and construction.



III. Project Affirmative Action Plan Program: Contractor

- 1. What is the current minority and female composition of the contractor's staff?
- 2. Attach a list providing the following information for all projects constructed by the general contractor during the past 3 years:

	Project Name: Location: Percentage Minority Staffing: Percentage Female Staffing:
	Minority Business Utilization:
	MBE dollar amount: Percentage of total construction dollars:
	Female Business Utilization:
	WBE dollar amount: Percentage of total construction dollars:
3.	Give the name, title, and phone number of the general contractor's staff person(s) responsible for the E.O. and affirmative action program planning, implementation, and goals attainment for the proposed project.
	(Name): (Title): (Phone No.):

4. Business Participation:

What specific affirmative action goals and objectives are planned by the general contractor to ensure the use of 10% minority and 5% female businesses.

5. Workforce Participation:

State all E.O. hiring procedures, affirmative action outreach methods and resources which will result in the employment of 10% minority and 5% female in the construction of the development.



Has the general contractor identified any anticipated barriers to affirmative action and equal opportunity goals; if so, what alternative actions are planned to overcome these barriers?

V.	Affirmative	Fair	Marketing		Outreach,	Barriers,	Strategies
----	-------------	------	-----------	--	-----------	-----------	------------

Affin	rmative Fair Marketing Outreach, Barriers, Strategies
Α.	Outreach
	Indicate below which group(s) in the housing market area are <u>least likely</u> to apply for housing, because of its location and other factors, unless special outreach efforts are made:
	White (non-Hispanic) Black (non-Hispanic) American Indian Hispanic Asian
В.	Affirmative Fair Marketing Barriers
	Indicate those factors that you anticipate may or will prevent the above groups from applying:
	Location of project Proximity to transportation Racial hostility Type of housing Current and/or past patterns of segregation Access to project advertising Language barriers Distance from usual social services/social activities Current or past patterns of discrimination Distance from church, or religious institutions Others
С.	Affirmative Fair Marketing Strategies
	Indicate strategies and resources to be used for outreach:
	Minority media Community contact groups Church newsletters Local fair housing committee Minority occupants of other housing managed by management agent Owner-sponsored trips to project site Professionals representing outreach groups (ministers,

doctors, social workers, employers, etc.)

Other



o What is the minority/female composition of the marketing agent's workforce?

SECTION H: THE DEVELOPER -- REFERENCES AND CREDIT ANALYSIS

SECTION H: THE DEVELOPER - HEVEROUGH AND CHEDIT ANALYSIS

H. THE DEVELOPER -- REFERENCES AND CREDIT ANALYSIS

I. <u>Developer References</u>

The developer must fill out the following pages for his/her three most recently-completed housing projects.

--- PROJECT # 1 ---

Project Name:		
Location:		
Development Type:	Housing Type:	Project Style:
Rental	Single Family Detached	Townhouse
Ownership	Single Family Attached	Low-Rise
Commercial	Condominium	Mid-Rise
	Cooperative	High-Rise
Total Development Co	ost: \$	_
Total Sales:	\$	
Construction Loan Am	nount: \$	
Construction Lender:	:	
Contact Person:		
Address:		
	Z	ip Code:
Telephone:		



DEVELOPER REFERENCES

--- PROJECT # 2 ---

Project Name:				
Location:				
Total Units:	<u> </u>			· · · · · · · · · · · · · · · · · · ·
Date Completed:				
Development Type:	Housing	Type:		Project Style:
Rental	Single	Family Detached		Townhouse
Ownership	Single	Family Attached		Low-Rise
Commercial	Condomi	nium		Mid-Rise
	Coopera	tive		High-Rise
Total Development Co:	st:	\$		
Total Sales:		\$		
Construction Loan Ame	ount:	\$		
Construction Lender:				
Contact Person:				
Address:				
			Zip Co	de:
Telephone:				

DEVELOPER REFERENCES

--- PROJECT # 3 ---

Project Name:				
Location:				
Total Units:				
Date Completed:				
Development Type:	Housing Type	:		Project Style:
Rental	Single Famil	y Detached		Townhouse
Ownership	Single Famil	y Attached		Low-Rise
Commercial	Condominium			Mid-Rise
	Cooperative			High-Rise
Total Development Cos	st: \$			
Total Sales:				
Total Sales:				
Construction Loan Amo	ount: \$			
Construction Lender:				
Contact Person:				
contact Ferson.				
Address:				
			Zip Co	de:
Telephone:				

II. Construction Financing Status

	A. Loan Amount Required	\$	
	B. Legal Name of Borrower(s):		_
	Corporate Tax I.D. #:		
	Social Security #: (for Individuals)		
	C. Status of loan:		
	Applied For:		
	Conditional Commitment:	(If yes, attach le	tter)
	Commitment Letter:	(If yes, attach le	tter)
	Collateral Required:		
	D. Construction Lender:		
	A 2.2		
	m		
III.	Credit History		
	A. Legal name of borrower:		
	B. Construction loan applied for	or or to be applied for: \$	



C. List real estate loans paid:

Project Name Lender <u>Amount Terms</u> Date Opened Date Paid

D. List real estate loans outstanding:

Project Name Lender Amount Terms Date Opened To Date

E. List three other loan references:



IV. Schedule of Real Estate Holdings

The information requested below must be submitted for the mortgagor of each proposed project. If the mortgagor is a limited partnership, a separate submission must be made for each general partner.

Project Name: Location:	
Proposed Mortgagor: Address of Mortgagor: General Partner(s):	
Properties Owned by P	posed Mortgagor
Name of Property: Market Value: Address: City:	# of Units:
Owner: Mortgagee: Address: Contact/Telephone: Defaults:	
Public Subsidy: Tax Assessor Address: Delinquencies:	
Liability Ins. Agent: Address/Telephone:	
Name of Property: Market Value: Address: City:	# of Units;
Owner: Mortgagee: Address: Contact/Telephone: Defaults:	
Public Subsidy: Tax Assessor Address: Delinquencies: Liability Ins. Agent: Address/Telephone:	

	•			
			,	

V. Credit Reference Authorization -- Developer

lame of Principal:	
Social Security #:	
Iome Address:	
Telephone:	()
Agency and their as information regards accounts, credit of may require in confusion funds form MAY BE RITHER TO THE THE RITHER TO THE RITHER	onsent to have the Massachusetts Housing Finance ssigned credit bureau obtain any and all ing my employment, checking and or savings oligations, and all other credit matters which they nection with my application for a commitment of s under the Homeownership Opportunity Program. EPRODUCED AND THAT COPY SHALL BE AS EFFECTIVE AS NT which I have signed.
Information obtaind expedite the proces	e assigned credit bureau may call me to clarify ed in my application or credit history in order to ssing of my application. I can be reached at the e numbers during the day:
Number: ()	Times available: From To
Signature	Date
I hereby certify t	his to be a true and correct copy of the original.
Signature	
Print name and tit	le

VI. Financial Statements -- Form 92417

Financial statements for individuals must be on the attached form 92417; must be completed and signed in accordance with the instructions; and must be current within six months of the date of the application for HOP funding. Financial statements for corporations must be prepared by a certified public accountant or a public accountant independent from the corporation. The statement may be audited or not audited but must contain the certified public accountant's <u>or</u> public accountant's opinion as to the statement. An audited statement must be current within one year. An unaudited statement must be current within six months.

VII. Instructions for Completing Personal Financial and Credit Statement

Preface

The combined financial statements of the developers must demonstrate available working capital of 5% and net worth of 15% of the proposed construction loan. Non-profit developers of limited dividend projects are exempt from the net worth requirement.

We request that you use the following guidelines in completing your Personal Financial and Credit Statement.

Current Assets

Cash on hand in banks: A copy of your most recent bank statement and/or passbook showing the current balance must be included (Exhibit 17) for each account listed in this section of the Personal Financial and Credit Statement.

Accounts Receivable and Notes Receivables: For amounts listed, also complete the section entitled, "Accounts and Notes Receivable". If account receivables include syndication proceeds, list syndicator's name, address, phone number, and contact person, and project name and address.

Stocks and Bonds: In lieu of completing Schedule A, a current broker's statement may be submitted.

Real Property: The amount entered in the "Real Property at Net" section of Assets should be determined after completing Schedule B-Real Property.

Other Assets: Include IRA and Keough Accounts with depository name and account numbers. If personal property is included, describe and attach method by which property has been valued. For all personal property included, list current portion of personal debt under liabilities section, "Debt Payable in less than one year secured by chattel mortgages or other liens on assets".

Current Liabilities

Accounts Payable and Notes Payable: For amounts listed, also complete the section entitled, "Accounts and Notes Payable".



Debts payable in less than one year (secured by mortgages on land and buildings): Include the portion of current payments for mortgages on land and buildings which are not self-supporting. Do not include current mortgage payments for personal residence(s) or self-supporting income property(s).

Debts payable in less than one year (secured by chattel mortgages or other liens on assets): Only include current portion of debt for assets which are listed in the appropriate section of the Personal Financial and Credit Statement.

<u>Pledged Assets:</u> Indicate type of asset pledged to secure letters of credit, passbook loans, and accounts used for purchase of stock options, etc.



Personal Financial and Godit Statement

U.S. Department of Housing and Urban Development Office of Housing — Federal Housing Commissioner



OMB No. 2502-0001 (Exp. 6-30

Project P ame		Rumber	Location		
Statement of		Date	Appress		
Assets			Liabilities and Net Worth		
Cast on hand in banks thems of deposition	Balance	Total	Accounts Payable		\$
	s		Notes Payable		
			Debts payable in less than one year tecured by mortgages on land and buildings'	1	
		8	Debts payable in less than one year (secured by chatte' mortpages or other lens on assets)		
Accounts Receivable	8	_		\$	
Less Doubtful Accounts					
Notes Receivable	\$		Other current Sabilities. (describe)		
Less Doubtful Notes				\$	
Stocks and Bonds — Market Value (Schedule 4 — reverse ade)					
Current Assets (pescribe)			Total Current Liabilities:		s
	8		Debts payable in more than one year (secured by mortpages on land and buildings)		
			Debts payable in more than one year (secured by charrel incorpages or other items on essets)		
Total Current Assets		8			
Raa! Property — at net* (Schedule 8 — reverse ade)			Other habilities (pescribe)		
Machinery Equipment and Fixtures — at net				8	
Life insurance (Cash valve less bone)					
Other Assets (describe)					

Total Assets
*Cost including improved
Accounts and No
Type (P,ER or O) Name
Type (P,E,R or D) Name
(P.E.R or D) Name
Life insurance
Delinquencles
Type Liability

Type Liability



Personal Financial and Candit Statement

U.S. Department of Housing and Urban Development Office of Housing — Federal Housing Commissioner



HUD-92417 (4-85) 24 CFR 200 143 OME No 2502-0001 (Exp 6.30-86) Manumity Date Maturity Dete Amoun Maturity Date Maturity Date Maturity Date Amount ** Debts payable in lass than one year (secured by morpages on land and buildings) Debts payable in more than one year (secured by morpages on land and buildings) Debts payable in less than one year tecured by charm's morpages or other tems on assets) Debts payable in more than one year recurse by chemin morpeges or other land on assets) Liabilities and Net Worth Total Liabilities and Net Worth Other habilities greater) Other current Labilities: Total Current Labilities: Accounts Payable Offsetting Liability Offsetting Liability Total Liabilities Notes Payable Offsetting Liab Cerumstances Net Worth Cerumstand Beneficiary 50.63 Address Other (O)* Face Value Amount Total 10 Cost heliuding improvements less depreciation.
Accounts and Notes Receivable. Parter (P., Employee (E.)
Type (P.E.Rero), Name 40 Now If more apare a mount use a separate sheel of paper Replaces FMA-2417 which is obsolete. * 10 60 Accounts and Notes Payable Type P.E.R. O. O. Name Stocks and Bonds - Market Value (Schooling 4 - reverse ade) schinery Equipment and Fixtures net Orner Current Assets (perone) Assets Cash or hand in banks Rems of depository) Less Doubtful Accounts Real Property - at net -Piedged Assets Other Assets secorbe) Accounts Receivable Less. Doubtful Notes Total Current Assets Ę E S Life insurance (Carn make less bone) Definguencles Type Lebitiny Notes Receivable Type P.E.R.O.D. Type P.E.ROOP P.EROVO) Project P ame Type Pedged Total Assets Life Insurance Type Lebury



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and/or Trade References Account Numbers	and/or Trade References and Address Account Numbers Account Nu	ha legal and equitable title to all pieces of the above-described real estate a	T I SOLETY IN T	ty neme exceptes	follows)			
and/or Trade References and Address	and/or Trade References and Address Account Numbers Acc	n of Real Property		Name of Title h	tolders			
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	by certify that the foregoing figures and the statements contained here, submitted to obtain mortgage insurance under the National Housing the and give a correct showing of my financial condition as of this date.							
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Legal Proceedings or any aga proceedings have been natituded by cardions, or any unsatisted adoptions remain on accord give full details)

Waming — U.S. Criminal Code, Section 1010, Title 18, U.S.C., "Federal Housing Administration transactions", provides in part: "Whoever, for the purpose of ..., influencing in any way the action of such Administration ... makes, passes, utters, or publishes and extraction of action of such Administration ... makes, passes, utters, or publishes and extraction of imprisoned not more than two years, or both."

Date Signed



SECTION I: THE CONTRACTOR -- REFERENCES AND CREDIT ANALYSIS

SECTION 1: THE CONTRACTOR -- REGERENCES AND CREDIT ANALYSIS

I. THE CONTRACTOR -- REFERENCES AND CREDIT ANALYSIS

I. Contractor References

The contractor must fill out the following pages for his/her three most recently-completed housing projects.

--- PROJECT # 1 ---

Project Name:				
Location:				
Total Units:				
Date Completed:				
Development Type:	Housin	g Type:		Project Style:
Rental	Single	Family Detached		Townhouse
Ownership	Single	Family Attached		Low-Rise
Commercial	Condom	inium		Mid-Rise
	Cooper	ative		High-Rise
Total Development (Cost:	\$		
Total Sales:		\$		
Construction Loan	Amount:			
Construction Lende	r:			
Contact Person:				
Address:				
			_Zip C	'ode:
Telephone:				



CONTRACTOR REFERENCES

--- PROJECT # 2 ---

Project Name:			
Location:			
Total Units:			
Date Completed:			
Development Type:	Housing Type:		Project Style:
Rental	Single Family Detached		Townhouse
Ownership	Single Family Attached		Low-Rise
Commercial	Condominium		Mid-Rise
	Cooperative		High-Rise
Total Development Cos	t: \$		
Total Sales:	\$		
Construction Loan Amo	unlt: \$		
Construction Lender:			
Contact Person:			
Address:			
		Zip Cc	ode:
Telephone:			

CONTRACTOR REFERENCES

--- PROJECT # 3 ---

Project Name:		
Location:		
Total Units:		
Date Completed:		
Development Type:	Housing Type:	Project Style:
Rental	Single Family Detached	Townhouse
Ownership	Single Family Attached	Low-Rise
Commercial	Condominium	Mid-Rise
	Cooperative	High-Rise
Total Development (Cost: \$	
Total Sales:	\$	
Construction Loan A	Amount: \$	
Construction Lender	::	
Contact Person:		
Address:		
	Z:	ip Code:
Telephone:		

II. Contractor -- Credit And Financial Analysis

A. If the general contractor is year of incorporation	a Massachusetts corporation, indicate
Name:	
Address:	
Telephone #: ()	Tax 1.D.
B. If the general contractor is Massachusetts, indicate state	incorporated in a state other than and year of
Name:	
Address:	
Telephone #: (Tax I.D.
another corporation, list the focompany:	a corporation and is a subsidiary of ollowing information for parent
Name:	
Address:	
Telephone #: ()	Tax I.D.
If A, B, or C is filled in, atta	ach corporate financial statement.
D. If the general contractor is	an individual, list:
Name:	
Address:	
Telephone #: ()	S. S. #:
TC many than any individual	

If more than one individual, please include the above information for each person involved.

E. If the general contractor is a paname, list the individual(s) below:	urtnership or usin⊆ a trade style
Name:	
Address:	
Telephone #: ()	S.S. #:
Trade Style Name:	
If more than one individual, please each person involved.	include the above information for

If D or E is filled in, complete HUD Form 92417 -- Personal Financial and Credit Statement -- beginning on page 56.

III. Credit Reference Authorization -- General Contractor

Name of Frincipal:		
Social Security #:		
Home Address:		
Telephone:	()	
Agency and their as information regardi accounts, credit of may require in common MHFA mortgage funds. This form MAY BE RE	ssigned credit bureau ob ing my employment, check pligations, and all othe section with my applicat s under the Homeownershi	ring and or savings er credit matters which they ion for a commitment of
information obtaine expedite the proces	d in my application or	may call me to clarify credit history in order to 1 can be reached at the
Number: ()	Times av	railable: From To
Signature		Date
I hereby certify th	is to be a true and cor	rect copy of the original.
Cimatuus		
Signature		
Print name and title	e	

IV. Financial Statements -- Form 92417

Financial statements for individuals must be on the attached form 92417; must be completed and signed in accordance with the instructions; and must be current within six months of the date of the application for HOP funding. Financial statements for corporations must be prepared by a certified public accountant or a public accountant independent from the corporation. The statement may be audited or not audited but must contain the certified public accountant's or public accountant's opinion as to the statement. An audited statement must be current within one year. An unaudited statement must be current within six months.

V. Instructions for Completing Personal Financial and Credit Statement

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We request that you use the following guidelines in completing your Personal Financial and Credit Statement.

Current Assets

Cash on hand in banks: A copy of your most recent bank statement and or passbook showing the current balance must be included (Exhibit 17) for each account listed in this section of the Personal Financial and Credit Statement.

Accounts Receivable and Notes Receivables: For amounts listed, also complete the section entitled, "Accounts and Notes Receivable". If account receivables include syndication proceeds, list syndicator's name, address, phone number, and contact person, and project name and address.

Stocks and Bonds: In lieu of completing Schedule A, a current broker's statement may be submitted.

Real Property: The amount entered in the "Real Property at Net" section of Assets should be determined after completing Schedule B-Real Property.

Other Assets: Include IRA and Keough Accounts with depository name and account numbers. If personal property is included, describe and attach method by which property has been valued. For all personal property included, list current portion of personal debt under liabilities section, "Debt Payable in less than one year secured by chattel mortgages or other liens on assets".

Current Liabilities

Accounts Payable and Notes Payable: For amounts listed, also complete the section entitled, "Accounts and Notes Payable".

Debts payable in less than one year (secured by mortgages on land and buildings): Include the portion of current payments for mortgages on land and buildings which are not self-supporting. Do not include current mortgage payments for personal residence(s) or self-supporting income property(s).

Debts payable in less than one year (secured by chattel mortgages or other liens on assets): Only include current portion of debt for assets which are listed in the appropriate section of the Personal Financial and Credit Statement.

<u>Pledged Assets:</u> Indicate type of asset pledged to secure letters of credit, passbook loans, and accounts used for purchase of stock options, etc.

VI. <u>General Contrac</u>	tor's Questionnai	ire	
	approximate dollar ars. \$	e amount of contracts o	completed in the
Project	Owner	Contract Amount	Bonded (Yes'No)
Indicate the approxlast three years.		insurance coverage obt	ained for the
Insurance (Company		
state agency or aut	chority for comple or policies conce	oation or disbarment b iance violations respe rning equal employment	cting federal or
7	ies	No	
If "yes", describe.			

Are any contracts litigation or arb		contractor is a party under	
	Yes	No	
	te claimant, project nas) and present status.	ame, approximate amount of claim(s	3),
Has the general (contractor ever failed	to complete a project?	
	Yes	No	
If "yes", describ	pe.		
Describe the work	k customarily performed	d by the general contractor.	

- 97 -

new contracts to which the general southwater is party under

165

If "yes", indicate claiment, project name, approximate ascent of claim(s), nature of claim(s),

Mas the general connection with Tailed to boarders a periody

If "yes" describe.

Describe the work confountly purformed by the general contractor

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													'	'	'	1				Person Funding Authority Contract Amount Da	7
																				Date Complete	



Personal Financial and Predit Statement

U.S. Department of Housing and Urban Development Office of Housing — Federal Housing Commissioner



HUD-82417 (4-85 24 CFR 200 145 OMB No 2502-0001 (Exp 6:30-86 Maturity Dete A CHOURT • • Maturity Date Maturer Date Assount ** . Debts payable in more than one year (secured by morpages on land and buildings) Debts payable in lass than one year decured by mortgages on land and buildings) Debis payable in more than one year mecund by chemin morpages or other femilian on seasis). Debts payable in less than one year (secured by onairs' mortpages or other term on assets) Other current Labilities: (describe) Liabilities and Net Worth Total Liabilities and Net Worth Total Curent Labilities: Other babilities (becorbe) Accounts Payable Offsetting Liability Offerting Lability Total Liabilities Notes Payable Cercumsta nosa Net Worth Aporess Address or Other (D)* Actoress Address Refetive Amount Total . Now If more aparts is mounted use a separate sheet of paper. Replaces FHA-2417 which is obsolete. ** • • *Coal Including Improvements less deprecation Accounts and Notes Receivable Type (P.E.Rard) Name Accounts and Notes Payable Type P.E.A.COT Name Stocks and Bonds — Market Value (Schodule A — reverse adds) Machinery Equipment and Fatures at ret The Current Assets presono Less Doubtful Accounts Cash on hand in banks Reme of depository/ Real Property - at net " Schedule 8 - reverse aids) Other Assets steambe) Accounts Receivable Piedged Assets Type Peoped Less: Doubtful Notes Total Current Assets E S Life Insurance (Cest wise the thorns) Definguencies Type Lebiny Notes Receivable Type P.E.R.O. Type P.E.ROO) TO P.E.ROW O) Project P ame Total Assets Type Labimy Type Predoed Assets



Schedule A — Stocks and Bonds						
l'ascription		Current Market Value (At ease of this Statement)	oe If Listed, Name	ne Exchange		
						1
Schedule B - Real Property (Indican Property (Indican Property)					7	1
Location and Description of Land and Buildings Owned	Age	Original Cost	Market Value	Value	For -	For
			:			
Totals						
Title (The legal and equitable hire to all pieces of the above described has assets	m ries de soiety en m	The came except as follows.	folio e g. j			
Location of Real Property		Name of Title Holdens	olders			
·						
Bank and/or Trade References Name and Address				Account Numbers	1 pers	
I haraby certify that the foregoing figures and the statements contained here, submitted to obtain modgage insurance under the National Housing. Act, are true and give a correct showing of my financial condition as of this date.	ontained to	here, submitted	to obtain mort	lgage insurance	under the Na	guisnod lenon
Name				Date Signed		
Warning - U.S. Cominal Code, Section 1010, Title 18, U.S.C., "Federal Housing Administration transactions", provides in part: "Whoever, for the purpose of in fluencing in any way the action of auch Administration makes, passed, utters, or muhierer actions and the figure of the figure and the figure of	Housing Ac	Aministration fran Or Publisher	sactions ', provide	des in part: "Who	sever, for the pur	pose of in
more than \$5,000 or imprisoned not more than two years, or both.						

Legal Proceedings of any agai proceedings have been estituted by creditors.



SECTION J: PROJECT FEASIBILITY:

PRO FORMA AND PROFIT ANALYSIS

SECTION 1: PROJECT MAKETELITY:

I. Development Cost (Pro Forma) Information

Development Items:	Total Costs	Per Unit Costs
Site Acquisition	\$	\$
Hard Costs:		
(a) Site Preparation	\$	\$
(b) Landscaping	\$	\$
(c) Residential Construction	\$	\$
(d) Subtotal Hard Costs	\$	\$
(e) Contingency	\$	\$
(f) Total Hard Costs	S	\$
Soft Costs:		
(g) Permits Surveys	\$	\$
(h) Architectural	\$	\$
(i) Engineering	\$	\$
(j) Legal	\$	\$
(k) Insurance	\$	\$
(1) Security	\$	\$
(m) Developer's Fee	\$	\$
(n) Construction Manager	\$	\$
(o) Property Manager	\$	\$
(p) Construction Interest	\$	\$
(q) Financing/Application Fees	\$	\$
(r) Utilities	\$	\$
(s) Maintainence (unsold units)	\$	\$
(t) Accounting	\$	\$
(u) Marketing	\$	\$
(v) Commissions	\$	\$
(w) Subtotal soft costs	\$	\$
(x) Contingency	\$	\$
(y) Total Soft Costs	\$	\$
Total Development Costs	\$	\$

o Sales per Square Foot:

II. PROFIT ANALYSIS (Should conform to information on Pro Forma)

Source:	
(a) HOP Projected Sales(b) MHFA Projected Sales(c) Public Housing Sales(d) Market Sales(e) Public Grants (if any)	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$
(f) Total Sales plus Grants	\$
<u>Uses</u> :	
(g) Total Development Costs	\$
<pre>(h) Total Profit (f - g) (i) Percentage Profit (h/g)</pre>	\$
Financing:	
(j) Total MHFA financing ([a + b] x 95%)	\$
(k) HOP subsidy funds (# of HOP units x \$13,000)	\$
Cost Analysis: Provide the total buildin per square foot for each of the following to information provided on the Pro Forma.	items. Items should conform
o Total Building Square Footage:	
o Construction Costs per Square Foot	: \$
o Hard Costs per Square Foot:	\$
o Total Development Costs per Square	Foot: \$

SECTION K: HOUSING MARKET INFORMATION

SECTION K: HOUSING WAIRGE INFORMATION

K. HOUSING MARKET INFORMATION

I. Comparables

List three recent comparable sales in the community in which the project will be located. Indicate source of information:

1.	Property Address: No. of Bedrooms: Sq. Footage (Living Space): Sales Price: Date Sold: Source Name: Telephone No.:	
2,	Property Address: No. of Bedrooms: Sq. Footage (Living Space): Sales Price: Date Sold: Source Name: Telephone No.:	
3.	Property Address: No. of Bedrooms: Sq. Footage (Living Space): Sales Price: Date Sold: Source Name: Telephone No.:	

List basic similarities and differences between the proposed HOP project units and the comparables.



II. Optional Market Study

MHFA staff conducts a market review of comparable housing developments located within the community and the area. While not required, developers are encouraged to submit market studies to support the marketability and projected absorption of their projects. If submitted, the market study should be consistent with the guidelines below. If a market study is not submitted, MHFA staff will prepare their own evaluations of marketability and projected absorption rates.

Guidelines for Preparing Optional Market Analysis for HOP Projects

The narrative market analysis should include the following:

- A. Executive Summary and Methodology
- B. Project Description and Site Analysis
- C. Neighborhood and Regional Descriptions
- D. Real Estate Profile of Existing Housing
- E. Market Position and Competitive Analysis
- F. Demand Assessment
- G. Findings and Recommendations

Within each major topic, certain information should be included:

A. Executive Summary and Methodology

- o Provide a brief synopsis of the property's market potential by discussing the purpose and findings of the study.
- o Briefly discuss the methodology used to conduct the market study, including its limitations.

B. Project Description and Site Analysis

o Provide th∈ following project information:

Project name, location, housing development proposal, including number, size and type of units, description of amenities, and range of services.



o Provide a location analysis and identify critical factors that will be particularly significant for the proposed project, including relation to major roadways, transportation, shopping, employment centers, other residential developments, etc.

C. Neighborhood and Regional Descriptions

- o Analyze existing market conditions, as follows:
 - Discuss current industry outlook and trends;
 - Identify the market area(s) for the proposed development. Explain reasons for your choice. Include map of market area(s).
 - Discuss trends in the target market over the previous 5 to 10 years, by size of population, age ranges, number of households, and household size. Develop a target market profile for this project. Comment on the implications of this data for the project.
 - Evaluate the current state of the area's economy, focusing on employment base of the area and the types of industry expected to grow during the next 5 to 10 years.
 - Analyze income levels and asset bases of the target populations, including households and per capita incomes, homeownership rates, household budgets. Discuss the implications for affordability and ownership.

D. Real Estate Frofile of Housing Market

- o In table form, analyze existing housing stock. Break out single family, multi-family, condominiums; age of the housing stock and its general condition; owner-occupied vs. rental housing. Identify and discuss market segments.
- o Discuss construction activity in the housing market, including the number of housing units permitted and built in the last five years.
- o Discuss real estate activity in the local housing market, such as number of sales and price levels, relative strength of housing trends over time.
- o Discuss implications of the data for the proposed project, focusing on the need for the affordable and market-rate units being offered.

E. Market Position and Competitive Analysis

o Identify bases of comparison between proposed and competitive properties discussed in this section. Present reasons for the choice of comparisons.



- o Identify scope of future competition, including number and type of units proposed, existing, under construction, and recently constructed that may be in competition with the proposed project; review number of units, price ranges, amenities, target market, and sales pace experience.
- o Compare the proposed housing with 4-5 competitive properties. including unit type, number, and size, location, sales prices, amenities, target market and any specific features.
- o Discuss implications of competitive activity.

F. Demand Assessment

- o Identify market segments, both for affordable and market rate units. Discuss market position of the proposed development.
- o Indicate whether sufficient demand exists for the mixed-income development by providing support data.
- o Identify any marketing strategies that should be considered.

G. Findings and Recommendations

SECTION L: ARCHITECTURAL MATERIALS AND SPECIFICATIONS

SECTION I: ARCHUTECTURAL MATERIALS AND SPECIFICATIONS

L. ARCHITECTURAL MATERIALS AND SPECIFICATIONS

- 1. The following architectural materials and specifications must be submitted. Please fold architectural plans and submit three sets with this application package.
 - A. One set of preliminary drawings signed by a registered architect or engineer (not larger than 30" x 42").
 - o Cover sheet showing written tabulation of:
 - Proposed buildings by type and size.
 - Dwelling unit distribution by floor, size, bedroom/bath number, and handicapped designation.
 - Square footage breakdown between commercial, residential, community and other usage in the buildings.
 - Number of parking spaces, parking ratio required and proposed.
 - Dwelling units per acre under proposed zoning.
 - Percentage breakdown of the tract to be occupied by buildings, by parking and other paved vehicular areas, and open areas.
 - o Site plan showing:
 - Lot lines, streets and existing buildings.
 - Proposed building footprint, parking, site improvements and general dimensions.
 - Zoning restrictions (i.e. setback requirements, easements, height restrictions, etc.).
 - Wetlands, contours, ledge and other environmental constraints.
 - o Utilities plan showing:
 - Existing and proposed locations and types of sewage, water, drainage facilities, and etc.
 - o Graphic description of the design concept showing:
 - Typical building plan.
 - Typical unit plan with square footage tabulation.
 - Elevation, section, perspective or photograph.
 - Typical wall section.



- B. One set of written documents showing:
 - o Soils report or borings for new construction and or structural report of existing building for rehabilitation.
 - o An original U.S. Geological Survey map showing location of the site.

A. One set of Mritten documents showing

a Soils report to boring for now constitution and/or structured report of elicing building for rehabilitimation

O An original Life beninders Survey pur shoring location of the

11. HOP PROJECT CONSTRUCTION SPECIFICATION SHEET

PROJECT NAME:		
Please list all your cons differences among the HOP rate units.	truction specifications, ide units, the public housing t	entifying any units, and the market
Foundation Type:		
Floor Frame:		
Exterior Wall Framing:		
Wall Sheathing:		
Exterior Wall Material:		
Roof Framing:		
Roof Sheathing:		
Roof Material:		
Interior Wall Framing:		
Insulation Level:		
Windows:		
Exterior Door:		
Heating System:		
Air Conditioning:		
Appliances (use G for gas and E for electric)	Cooking Range Dryer Hookup Washer Hookup Microwave Oven Convection Oven	Range Hood Disposal Refrigerator Dishwasher
Interior Finish	Living Room Dining Room Kitchen Bathroom Bedroom	
Exterior Deck		



III. MASSACHUSETTS HOUSING FINANCE AGENCY -- ENERGY BUDGET REQUEST

This form must be submitted for any project proposing to use a fuel source other than the least expensive fuel source:

Project Name	MHFA Project No.		
Unit/Building Type			
Construction Type	Location		
Describe and/or sketch unit an unit; 1 BR ground floor flat,			
	Area in Sq. Ft.	Un. Value	
Ext. Wall			
Glass			
Roof			
Ext. Floor Perimeter L		0.550	
Total Sq. Ft. this unit			
Height			
Number of Bedrooms			
Heating System Type & Fuel			
Amenities Please indicate	e fuel type.		
() Hot Water () Air Cond	ditioning () Cooki	ng () Clothes Dryer	
Your name and title:			
Firm Te	elephone	Date	









Report tinder Stock No./Color

Block Lt. Blue Dk. Blue

Rust Exec. Red

WIDERITEON

